OPT-IN/CONFIRMATION

October 3, 2013

What You Need To Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We offer the 2nd Chance Overdraft Privilege Program which can cover your overdrafts.

We have a standard overdraft practice that comes with certain accounts and a variety of other credit options.

o A variety of other credit options are available to cover your financial needs. These other services may require you to complete an application and approval is based on your credit worthiness. The amount of your credit limit may vary, depending on your approved credit amount(s). Please contact the Sabine State Bank branch nearest to you for further information.

This notice explains our standard overdraft practices (2nd Chance Overdraft Privilege Program).

> What are the standard overdraft practices that may come with my account?

We do authorize and pay overdrafts for the following types of transactions:

o Checks and other transactions made using your checking account number

o Automatic bill payments

We will not authorize and pay overdrafts for the following types of transactions **unless** you ask us to:

o ATM transactions (Automated Teller Machine)

o Every day debit card transactions (POS=point of sale, On-line, telephone transactions)

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

> What fees will I be charged if Sabine State Bank and Trust Company pays my overdraft?

Under our 2nd Chance Overdraft Privilege Program-our standard overdraft practice:

o We will charge you a fee of $27.00 each time we pay an overdraft. * As of November 15, 2013 Sabine State Bank & Trust Company's NSF/OD fee will increase from $27.00 to $30.00.

o The bank has established a limit of 6 overdraft fees charged per day (no more than $162.00 total fees per day).

> What if I want Sabine State Bank and Trust Company to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 1-318-256-7023 or complete the form by checking the applicable statement below and either present it to a representative at your nearest Sabine State Bank branch or mail it to:

Sabine State Bank and Trust Company
Attn: Bookkeeping Department
PO Box 670
Many, Louisiana 71449

> What if I want Sabine State Bank and Trust Company to cancel my authorization to pay overdrafts on my ATM and everyday debit card transactions but keep the 2nd Chance Overdraft Privilege Program, can I revoke my affirmative consent to the ATM and everyday debit card transactions only?

YES: You have the right, at any time, to cancel your authorization to pay overdrafts on ATM and everyday debit card transactions. You may perform the same steps as you did to authorize this activity.

If you select not to opt-in at this time, you may opt-in later at any time.

____I want Sabine State Bank and Trust Company to authorize and pay overdrafts on my ATM and everyday debit card transaction.

____I do not want Sabine State Bank and Trust Company to authorize and pay overdrafts on my ATM and everyday debit card transactions.

____I revoke my prior authorization to pay overdrafts on ATM and everyday debit card transactions.

Print Name:_____Date: _____

Sign here to confirm your consent:_____Account No._____

Complete and return this section to Sabine State Bank and Trust Company

Customer/Bank Copy

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